

WHAT IS CLAIMED IS:

1. A computer-implemented method for renewing a benefit product, said method comprising:

providing a carrier with a renewal request for a current benefit plan, wherein said current plan includes current plan information;

responding to a broker by providing a renewed plan;

saving said renewed plan by said broker in a system database, thereby archiving said current plan and renewing said benefit product.

2. The computer-implemented method for renewing a benefit product of claim 1, wherein said current plan information has at least one member of the group consisting of a benefit summary, a specific plan information, an eligibility rule, a rate and a message.

3. The computer-implemented method for renewing a benefit product of claim 1, wherein said renewed plan has at least one member of the group consisting of an updated plan information, an updated rate information, or no changes at all, to the current plan.

4. The computer-implemented method for renewing a benefit product of claim 1, wherein said renewal request is generated by said broker.

5. The computer-implemented method for renewing a benefit product of claim 1, wherein said renewal request is generated by a system.

6. The computer-implemented method for renewing a benefit product of claim 1, wherein said renewal request comprises an e-mail message to a carrier containing a URL leading to a renewal request summary for a client.

7. The computer-implemented method for renewing a benefit product of claim 4, wherein said renewal request comprises plans selected by said broker, a due date, a carrier instruction and a file attachment.

8. The computer-implemented method for renewing a benefit product of claim 5, wherein said renewal request comprises all current plans up for renewal.

1 9. The computer-implemented method for renewing a benefit product of
2 claim 6, wherein said renewal request summary comprises a census and attachment for said
3 client.

1 10. The computer-implemented method for renewing a benefit product of
2 claim 6, wherein said renewal request summary comprises at least one member of the group
3 consisting of a current benefit summary, plan information, rate information and a carrier
4 instruction.

1 11. The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said renewed plan provides a change in rate of said benefit product.

1 12. The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said renewed plan provides a change in benefit summary and plan
3 information of said benefit product.

1 13. The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said carrier and said broker negotiate said renewed plan.

1 14. The computer-implemented method for renewing a benefit product of
2 claim 1, wherein said benefit product is selected from the group consisting of medical
3 insurance, dental insurance, vision insurance, life insurance, std insurance, LTD insurance,
4 death benefits, term life insurance, workers compensation, a section 125 plan, a stop loss
5 plan, whole life insurance, variable life insurance, annuities, mutual funds, IRA, travel
6 accident and accidental death and dismemberment, employee assistance programs, individual
7 homeowner's insurance, renter's insurance, auto insurance, umbrella liability insurance,
8 health insurance, non-qualified retirement plans, and 401(k) plan.

1 15. The computer-implemented method for renewing a benefit product of
2 claim 4, wherein said renewal request is tracked by said broker prior to sending to said
3 carrier.

1 16. A system for renewing a benefit product, said system comprising:
2 a renewal module for sending a carrier a renewal request having a current plan
3 having plan information, wherein said carrier renews said current plan by updating said plan
4 information to generate a renewed plan accessible by a broker; and

5 a system database coupled to said renewal module for closing said renewal
6 request, making effective said renewed plan and archiving said current plan.

1 **17.** The system for renewing a benefit product of claim **16**, wherein said
2 archiving of said current plan is 30 days after said renewed plan is effective.

1 **18.** The system for renewing a benefit product of claim **16**, wherein said
2 current plan comprises a benefit summary, plan information, eligibility rules, rates and
3 messages.

1 **19.** The system for renewing a benefit product of claim **16**, wherein said
2 renewal request is generated by a broker.

1 **20.** The system for renewing a benefit product of claim **16**, wherein said
2 renewal request is generated by said system.

1 **21.** The system for renewing a benefit product of claim **16**, wherein said
2 renewal request comprises an e-mail message to a carrier containing a URL leading to a
3 renewal request summary for a client.

1 **22.** The system for renewing a benefit product of claim **16**, wherein said
2 carrier and said broker negotiate said renewed plan.

1 **23.** The system for renewing a benefit product of claim **16**, wherein said
2 benefit product is selected from the group consisting of medical insurance, dental insurance,
3 vision insurance, life insurance, std insurance, LTD insurance, death benefits, term life
4 insurance, workers compensation, a section 125 plan, a stop loss plan, whole life insurance,
5 variable life insurance, annuities, mutual funds, IRA, travel accident and accidental death and
6 dismemberment, employee assistance programs, individual homeowner's insurance, renter's
7 insurance, auto insurance, umbrella liability insurance, health insurance, non-qualified
8 retirement plans, and 401(k) plan.